

STATISTICS RELATING TO COMMERCIAL BANKS AT A GLANCE

Indicators	March 2001	March 2002	March 2003	March 2004	March 2005	March 2006	March 2007	March 2008	March 2009
Number of Commercial Banks	300	297	292	290	289	222	183	174	170
(a) Scheduled Commercial Banks	296	293	288	286	285	218	179	170	166
of which: Regional Rural Banks	196	196	196	196	196	133	96	91	86
(b) Non-Scheduled Commercial Banks	5	4	4	5	4	4	4	4	4
Number of Bank Offices in India	67937	68195	68500	69170	70373	71685	74346	78666	82408
(a) Rural	32585	32503	32283	32227	30790	30436	30575	31105	31699
(b) Semi-Urban	14843	14962	15135	15288	15325	15811	16620	17897	19082
(c) Urban	11193	11328	11566	11806	12419	13034	14049	15530	16614
(d) Metropolitan	9316	9402	9516	9750	11839	14204	13102	14134	15013
Population per Office (in thousands)	15	15	16	16	16	16	15	15	14
Aggregate deposits of Scheduled Commercial Banks in India (Rs. crore)	989141	1131188	1311761	1504416	1700198	2109049	2611934	3196940	3834110
(a) Demand deposits	159407	169103	187837	225022	248028	364640	429731	524310	523085
(b) Time deposits	829734	962085	1123924	1279394	1452171	1744409	2182203	2672630	3311025
Credit of Scheduled Commercial Banks in India (Rs. crore)	529271	609053	746432	840785	1100428	1507077	1931190	2361913	2775549
Investments of Scheduled Commercial Banks in India (Rs. crore)	367184	437482	547546	677588	739154	717454	791516	971714	1166410
Deposits of Scheduled Commercial Banks per office (Rs. lakh)	1456	1659	1925	2265	2574	3047	3675	4344	4980
Credit of Scheduled Commercial Banks per office (Rs. lakh)	779	893	1143	1330	1700	2209	2757	3222	3615
Per capita Deposit of Scheduled Commercial Banks (Rs.)	9770	11008	12253	14089	16281	19130	23382	28610	34372
Per capita Credit of Scheduled Commercial Banks (Rs.)	5228	5927	7275	8273	10752	13869	17541	21218	24945
Deposits of Scheduled Commercial Banks as percentage to Gross National Product at factor cost (at current prices)	56.0	54.4	58.8	59.4	60.0	65.4	70.1	74.4	78.1
Scheduled Commercial Banks' Advances to Priority Sectors (Rs. crore)	182255	205606	254648	263834	381476	510175	632647	738686	932459
Share of Priority Sector Advances in total credit of Scheduled Commercial Banks (per cent)	31.0	34.8	35.1	34.5	36.7	35.3	34.3	32.9	35.2
Credit-Deposit Ratio (per cent)	53.5	53.8	56.9	55.9	62.6	70.1	73.5	74.6	73.9
Investment-Deposit Ratio (per cent)	37.1	38.7	41.3	45.0	47.3	40.0	35.3	35.5	35.7
Cash-Deposit Ratio (per cent)	8.4	7.1	6.3	7.2	6.4	6.7	7.2	9.7	7.3

- Notes :**
- 1) Number of bank offices includes Administrative Offices.
 - 2) Classification of bank offices according to population, for years upto March 2004 it is based on 1991 census. For March 2005 to March 2009, classification of bank offices are based on 2001 census.
 - 3) Population per office, per capita deposits and per capita credit are based on the estimated mid-year population figures, supplied by the Office of the Registrar General, India.
 - 4) Deposits, credit and investments of Scheduled Commercial Banks in India are as per "Form-A" return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period.
 - 5) Scheduled Commercial Banks' advances to priority sectors and the related ratios are exclusive of Regional Rural Banks.
 - 6) For working out cash-deposit ratio, cash is taken as the total of 'cash in hand' and 'balances with the Reserve Bank of India'.
The data for 'cash in hand' are taken from "Form-A" return as per Section 42(2) of the Reserve Bank of India Act, 1934 and 'balances with the Reserve Bank of India' are taken from the "Weekly Statement of Affairs of the Reserve Bank of India".
 - 7) Investments of Scheduled Commercial Banks in India include only investments in government securities and other approved securities.